

Amendments to the Claims:

No changes are made to the claims, and this listing of claims is therefore presented as a courtesy:

Listing of Claims:

1. (Previously Presented) A method for processing a transaction with a customer at a point of sale, the method comprising:
 - receiving, at a point-of-sale device, a cost for the transaction;
 - receiving, at the point-of-sale device from an instrument, an instrument identifier identifying the instrument, wherein the instrument identifier is associated with a stored-value account and a credit account, and wherein the stored-value account and the credit account were linked to the instrument identifier at a remote host substantially contemporaneously with issuance of the instrument to the customer;
 - transmitting, from the point-of-sale device to the remote host, the instrument identifier;
 - receiving, at the point-of-sale device from the remote host, account information relating to the stored-value account and the credit account linked to the instrument identifier, the account information generated by the remote host based at least in part on the instrument identifier;
 - generating, based at least in part on the account information, a request to select a distribution of the cost for the transaction among the stored-value and credit accounts;
 - displaying, at the point of sale device, the request;
 - receiving, at the point of sale device, a response to the request that identifies a selected distribution identifying a first nonzero portion of the cost for the transaction to be applied to the stored-value account and a second nonzero portion of the cost for the transaction to be applied to the credit account; and
 - transmitting, from the point-of-sale device, instructions to apply the cost for the transaction to the stored-value and credit accounts in accordance with the received response.

2. (Previously Presented) The method recited in claim 1 wherein generating the request comprises generating a request for the customer to select one of the stored-value or credit accounts for application of the cost for the transaction.

3. (Original) The method recited in claim 1 further comprising verifying that the transaction qualifies for application of the cost to the stored-value account.

4. (Original) The method recited in claim 1 further comprising verifying that the transaction qualifies for application of the cost to the credit account.

5. (Original) The method recited in claim 1 wherein the request identifies a current value stored in the stored-value account.

6. (Original) The method recited in claim 5 wherein the request includes an option to apply an amount of the cost for the transaction in excess of the current value stored in the stored-value account to the credit account.

7. (Original) The method recited in claim 1 wherein the cost for the transaction exceeds a current value stored in the stored-value account and the instructions include:

a request to apply a portion of the cost equal to the current value stored in the stored-value account to the stored-value account; and

a request to apply an excess of the cost over the current value stored in the stored-value account to the credit account.

8. – 22. (Canceled)

23. (Previously Presented) The method of claim 7, wherein the request includes an explicit option that all of the stored-value card value be applied to the transaction and excess be applied to the credit account.

24. (Previously Presented) The method of claim 1, wherein the request includes a first maximum amount that may be applied to the credit account, the first maximum amount being less than the cost for the transaction.

25. (Previously Presented) The method of claim 24, further comprising:
modifying, with a writer at the point-of-sale device, the credit account
information in the instrument to reflect use of the second nonzero portion.
26. (Previously Presented) The method of claim 1, wherein the request includes a
second maximum amount that may be applied to the stored-value account, the second maximum
amount being less than the cost for the transaction.
27. (Previously Presented) The method of claim 26, further comprising:
extracting the second maximum amount information from the instrument.
28. (Previously Presented) The method of claim 26, further comprising:
receiving the second maximum amount information from the host system.
29. (Previously Presented) The method of claim 1, wherein,
the request includes a minimum nonzero amount that is required to be paid in
cash; and
the minimum nonzero amount is included in the displayed request.
30. (Previously Presented) A system for processing a transaction with a customer at a
point of sale, the method comprising:
a remote host, configured to store an instrument identifier identifying an
instrument associated with a stored-value account and a credit account, wherein the stored-value
account and the credit account were linked to the instrument identifier at the remote host; and
a point-of-sale device, remote to the host, and configured to:
receive a cost for the transaction;
receive the instrument identifier from the instrument;
transmit the instrument identifier to the remote host;
receive, from the remote host, account information relating to the stored-
value account and the credit account linked to the instrument identifier, the account information
being generated by the remote host based at least in part on the instrument identifier;

generate, based at least in part on the account information, a request to select a distribution of the cost for the transaction among the stored-value and credit accounts;

display the request;

receive a response to the request that identifies a selected distribution identifying a first nonzero portion of the cost for the transaction to be applied to the stored-value account and a second nonzero portion of the cost for the transaction to be applied to the credit account; and

transmit instructions to apply the cost for the transaction to the stored-value and credit accounts in accordance with the received response.

31. (Previously Presented) The system recited in claim 30, wherein the point-of-sale device is further configured to:

verify that the transaction qualifies for application of the cost to at least one of the stored-value account or the credit account.

32. (Previously Presented) The system recited in claim 30, wherein the point-of-sale device is further configured to:

identify a current value stored in the stored-value account.

33. (Previously Presented) The system recited in claim 32, wherein the point-of-sale device is further configured to:

apply an amount of the cost for the transaction in excess of the current value stored in the stored-value account to the credit account.

34. (Previously Presented) The system recited in claim 30, wherein the point-of-sale device is further configured to:

extract an amount of the cost for the transaction from the instrument.

35. (Previously Presented) The system recited in claim 30, wherein the point-of-sale device is further configured to:

receive maximum amount information from the remote host relating to a maximum amount that may be applied for the transaction to at least one of the credit account or the stored-value account.